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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/536,692	09/28/2005	Mario Villena	56290.1501	9301
20529	7590	05/21/2007	EXAMINER [REDACTED]	VIG, NARESH
NATH & ASSOCIATES 112 South West Street Alexandria, VA 22314			ART UNIT [REDACTED]	PAPER NUMBER 3629
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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	10/536,692	VILLENA ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	Naresh Vig	3629	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### **Status**

- 1) Responsive to communication(s) filed on 05 April 2007.
- 2a) This action is **FINAL**.                            2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### **Disposition of Claims**

- 4) Claim(s) 38-47,49-69 and 71-74 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) Claim(s) \_\_\_\_\_ is/are allowed.
- 6) Claim(s) 38-47, 49-69 and 71-74 is/are rejected.
- 7) Claim(s) \_\_\_\_\_ is/are objected to.
- 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### **Application Papers**

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### **Priority under 35 U.S.C. § 119**

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All    b) Some \* c) None of:
  1. Certified copies of the priority documents have been received.
  2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### **Attachment(s)**

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO/SB/08)  
 Paper No(s)/Mail Date \_\_\_\_\_.
- 4) Interview Summary (PTO-413)  
 Paper No(s)/Mail Date. \_\_\_\_\_.
- 5) Notice of Informal Patent Application
- 6) Other: \_\_\_\_\_.

## **DETAILED ACTION**

This is in reference to communication received 05 April 2007. Applicant has filed Declaration Of Prior Invention Under 37 C.F.R. 1.131 to overcome the Lewis reference. This office action is for claims filed with the amendment on 28 December 2006 wherein all previously pending claims upon which an office action had been issued were cancelled and new claims 38 – 74 were added, which were further amended on 12 January 2007. Claims 38 – 47, 49 – 69 and 71 – 74 are pending for examination.

### ***Response to Arguments***

Applicants arguments and concerns with reference to pending newly added claims 38 – 47, 49 – 69 and 71 – 74 are responded to in response to the pending claims.

### ***Claim Rejections - 35 USC § 101***

35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claims 38 – 65 are rejected under 35 USC 101 as being directed to non-statutory subject matter. Claim 38 – 65 recites a computer storage medium which comprises a database containing records related to real estate properties. A storage medium

comprising a database is merely a collection of information (e.g. collection of addresses), no data structure according to IEEE definition in MPEP 2106.01 and relied on by the court, or, software is positively recited by the applicant as their claimed invention. "Functional descriptive material" consists of data structures and computer programs which impart functionality when employed as a computer component. "Nonfunctional descriptive material" includes but is not limited to music, literary works, and a compilation or mere arrangement of data. Warmerdam, 33 F.3d at 1361, 31 USPQ2d at 1760 (claim to a data structure per se held nonstatutory).

When nonfunctional descriptive material is recorded on some computer-readable medium, in a computer or on an electromagnetic carrier signal, it is not statutory since no requisite functionality is present to satisfy the practical application requirement. Merely claiming nonfunctional descriptive material stored on a computer-readable medium, in a computer, or on an electromagnetic carrier signal, does not make it statutory. See Diehr, 450 U.S. at 185-86, 209 USPQ at 8. Thus, nonstatutory data is not a computer component, and it does not become statutory by merely recording it on a compact disk.

When nonfunctional descriptive material is recorded on some computer-readable medium, in a computer or on an electromagnetic carrier signal, it is not statutory. Certain types of descriptive material, such as music, literature, art, photographs, and mere arrangements or compilations of facts or data, without any functional interrelationship is not a process, machine, manufacture, or composition of matter. Nonfunctional descriptive material may be claimed in combination with other functional

descriptive multi-media material on a computer-readable medium to provide the necessary functional and structural interrelationship to satisfy the requirements of 35 U.S.C. 101.

***Claim Rejections - 35 USC § 112***

The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

Claims 47, 71, 73 and 74 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

Claim 47 recites the limitation the map information and the database enables the computer to produce at least one map display that includes at least one respective AVM value associated with at least one property embedded within the map display (see Fig. 3).

Claims 48 recites the limitation the aerial display information and the database enables the computer to produce at least one photographic display that includes at least

one icon associated with at least one property embedded within the photographic display with at least one respective AVM value associated with at least one icon embedded within the photographic display (capability not disclosed in the specification or drawings. Map disclosed in Fig.3 is not capable of producing photographic display with at least one respective AVM value).

Claim 71, recites the limitation wherein the reporting system includes computer software downloaded onto a computer accessed by the consumer via the Internet (specification originally filed does not disclose downloading of software onto a computer accessed by the consumer).

Claim 73, recites the limitation wherein the device includes software downloaded onto a computer accessed by the a consumer via the Internet (specification originally filed does not disclose downloading of software onto a computer accessed by the consumer).

Claim 74, recites the limitation wherein the device further includes a computer-based devise for downloading the software onto one or more remote computers via the Internet (specification originally filed does not disclose downloading of software onto a remote computers).

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 38, 66, 67, 68 and 72 are rejected under 35 U.S.C. 103(a) as being unpatentable over an article by Lawrence Richter Quinn "Appraisers Are Learning To Live With Black-Box Technology" hereinafter known as Quinn.

Regarding claim 38, Quinn teaches that Fairfax County used AVM to calculate values for homes for tax assessment purposes. [Quinn, page 1, para 2]. Quinn did not explicitly teach that Fairfax county maintained a database with AVM/appraised value of the properties. However, It is old and known to one of ordinary skill in the art that counties maintain a database with appraised values of properties to be used for tax assessment of properties at a later time date.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made that Fairfax County used AVM to calculate appraised values of homes and stored the appraised the value in a database for tax assessment.

It is old and known to one of ordinary skill in the art the users have access to county real property tax assessment records over the internet. Therefore, it would have

been obvious to one of ordinary skill in the art at the time the invention was made that Fairfax County database has capability wherein when accessed by a computer, the database enables the computer to perform at least one AVM-related query associated with at least one residential property (see KSR Int'l Co. v. Teleflex, Inc., No. 04-1350 (U.S. Apr. 30, 2007)).

Regarding claims 66 – 67, as responded to earlier, Quinn teaches that Fairfax County used AVM to calculate values for homes for tax assessment purposes. [Quinn, page 1, para 2]. Quinn did not explicitly teach that Fairfax county storing AVM/appraised value of the properties values in a database. However, It is old and known to one of ordinary skill in the art that counties maintain a database with appraised values of properties to be used for tax assessment of properties at a later time date.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made that Fairfax County used AVM to calculate appraised values of homes in Fairfax county (a geographic region) and stored the appraised the value in a database for tax assessment.

It is old and known to one of ordinary skill in the art the users have access to county real property tax assessment records over the internet. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made that Fairfax County database has capability wherein when accessed by a computer, the database enables the computer to perform at least one AVM-related query associated

with at least one residential property (see KSR Int'l Co. v. Teleflex, Inc., No. 04-1350 (U.S. Apr. 30, 2007)).

Regarding claim 68, as responded to earlier, Quinn teaches that Fairfax County used AVM to calculate values for homes for tax assessment purposes. [Quinn, page 1, para 2]. Quinn did not explicitly teach that Fairfax county storing AVM/appraised value of the properties values in a database. However, It is old and known to one of ordinary skill in the art that counties maintain a database with appraised values of properties to be used for tax assessment of properties at a later time date.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made that Fairfax County used AVM to calculate appraised values of homes in Fairfax county (a geographic region) and stored the appraised the value in a database for tax assessment.

It is old and known to one of ordinary skill in the art the users have access to county real property tax assessment records over the internet. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made that Fairfax County database has capability wherein when accessed by a computer, the database enables the computer to perform at least one AVM-related query associated with at least one residential property. Quinn implicitly teaches that Fairfax county uses an apparatus (see KSR Int'l Co. v. Teleflex, Inc., No. 04-1350 (U.S. Apr. 30, 2007)).

It is old and known to one of ordinary skill in the art that Fairfax county database contains records on a plurality of residential properties with AVM value, wherein an

AVM value being an estimated market value of a property generated by a computer software program that analyzes data using an automated process, and wherein the database includes a set of first properties that includes at least one of a majority of existing single-family dwellings, a majority of existing townhouses and a majority of existing condominiums in each of two or more states; and

a report system capable of accessing the database and providing at least one AVM value for at least one residential property to a user based on at least one consumer initiated query of the database (It is old and known to one of ordinary skill in the art the users have access to county real property tax assessment records over the internet).

Regarding claim 72, as responded to earlier, Quinn teaches that Fairfax County used AVM to calculate values for homes for tax assessment purposes. [Quinn, page 1, para 2]. Quinn did not explicitly teach that Fairfax county storing AVM/appraised value of the properties values in a database. However, It is old and known to one of ordinary skill in the art that counties maintain a database with appraised values of properties to be used for tax assessment of properties at a later time date.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made that Fairfax County used AVM to calculate appraised values of homes in Fairfax county and stored the appraised the value in a database for tax assessment.

It is old and known to one of ordinary skill in the art the users have access to county real property tax assessment records over the internet. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made that Fairfax County database has an access device for initiating Internet access to a computer-based system to enable a user to initiate at least one AVM-related query associated with at least one residential property using the storage medium. Quinn implicitly teaches that Fairfax county uses an apparatus (see *KSR Int'l Co. v. Teleflex, Inc.*, No. 04-1350 (U.S. Apr. 30, 2007)).

Claims 39 – 45, 49 – 65 and 72 are rejected under 35 U.S.C. 103(a) as being unpatentable over an article by Lawrence Richter Quinn "Appraisers Are Learning To Live With Black-Box Technology" hereinafter known as Quinn in view of Metropolitan Regional Information, Inc. hereinafter known as MRIS.

Regarding claims 39 – 41, 50 – 53, 59 – 65. Quinn does not explicitly teach database to contain values of properties in at least two counties. However, MRIS teaches system and method wherein database can contain values of properties in at least two or more counties.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Fairfax County database as taught by MRIS and

use database to contain information on at least two counties to maintain the property appraised values on at least two counties to be able to use one database for the State.

Quinn in view of MRIS teaches capability wherein database contains values for:  
a first set of properties that includes a majority of single-family dwellings in each of at least two counties;  
a second set of properties that includes a majority of townhouses in each of at least two counties; and  
a third set of properties that includes a majority of condominiums in each of at least two counties.

wherein a majority of properties in the database are offered for sale  
wherein the database contains a first set of properties that includes a majority of single-family dwellings, townhouses and condominiums in each of at least two counties;

Regarding claims 42, 45, 49, 54 – 58, Quinn in view of MRIS teaches database capable to contain:

an identifier of each respective property (e.g. address, Tax id, Record ID) [MRIS, page 110]

geographic location information of each respective property [MRIS, page 110].

tax assessment of each respective property [MRIS, Public Records, page 7-8].

offer for sale value of each respective property [MRIS, page 110].

two or more counties, majority of single-family dwellings in at least one county [MRIS, page 62, 63, 67].

plurality of residential properties in each of two states (e.g. Maryland, Virginia) [MRIS, page 62, 63, 67].

records on at least a majority of single-family dwellings in each of each of two or more states [MRIS, page 74, 76, 7, 8].

records on at least a majority of single-family dwellings in at least one state [MRIS, page 74, 76, 7, 8].

Regarding claim 43, Quinn in view of MRIS teaches capability wherein when accessed by a computer, the database enables the computer to:

produce one or more property identifiers based on at least one AVM value [MRIS, page 66, 70, 74 – 76];

Regarding claim 44, Quinn in view of MRIS teaches capability wherein when accessed by a computer, the database enables the computer to

produce one or more property identifiers based on a range of AVM values [MRIS, page 65 – 66, 74 – 76].

Regarding claims 72, as responded to earlier, Quinn in view of MRIS teaches an apparatus for providing real estate related services. Quinn in view of MRIS teaches:

an access device for initiating Internet access to a computer-based system to enable a user to initiate at least one AVM-related query associated with at least one residential property using at least one storage medium that includes:

a database containing records on a plurality of residential properties, wherein each record of the database includes a value.

capability to store automated valuation model (AVM) value of each respective property, an AVM value being an estimated market value of a property generated by a computer software program that analyzes data using an automated process;

wherein the database includes a set of first properties that includes at least one of a majority of existing single-family dwellings, townhouses and condominiums in each of two or more states.

capability wherein the device includes software downloaded onto a computer accessed by the a consumer via the Internet.

Quinn in view of MRIS does not explicitly teach a computer-based devise for downloading of software to client computer. However, TechTarget teaches concept that Plug-in applications are programs that can easily be installed and used as part of your Web browser. Netscape browser allowed you to download, install, and define supplementary programs that played sound or motion video or performed other functions.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made that businesses have implemented computer systems to download software client (software) to client computer to allow client's web browser to perform other functions.

Claims 46 – 47, 69 are rejected under 35 U.S.C. 103(a) as being unpatentable over an article by Lawrence Richter Quinn “Appraisers Are Learning To Live With Black-Box Technology” hereinafter known as Quinn in view of Metropolitan Regional Information, Inc. hereinafter known as MRIS and Du US Patent 6,836,270.

Regarding claims 46 – 47, Quinn in view of MRIS does not teach the map information and the database to the computer to produce at least one map display that includes at least one icon associated with at least one property embedded within the map display. However, Du teaches computer to produce at least one map display that includes at least one icon associated with at least one property embedded within the map display to provide output of comparative property values [Du, Fig. 4 and disclosure associated with the Figure].

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify MRIS in view of Quinn as taught by Du to provide output of comparative values.

Quinn in view of MRIS and Du teaches capability for map information and the database enable the computer to:

produce at least one map display that includes at least one icon associated with at least one property embedded within the map display.

produce at least one map display that includes at least one respective AVM value associated with at least one property embedded within the map display.

produce at least one photographic display that includes at least one icon associated with at least one property embedded within the photographic display with at least one respective AVM value associated with at least one icon embedded within the photographic display.

Regarding claim 69, Quinn in view of MRIS and Du teaches capability wherein the report device is configured to provide a graphic representation of at least a first residential property and a surrounding area of the first residential property using the graphic information related to a plurality of residential properties in the database stored on the storage medium.

Claims 71, 73 and 74 are rejected under 35 U.S.C. 103(a) as being unpatentable over an article by Lawrence Richter Quinn "Appraisers Are Learning To Live With Black-Box Technology" hereinafter known as Quinn in view of Metropolitan Regional Information, Inc. hereinafter known as MRIS and information on plug-in hereinafter known as TechTarget.

Regarding claims 71, 73 and 74, Quinn in view of MRIS does not explicitly teach downloading of software to client computer. However, TechTarget teaches concept that Plug-in applications are programs that can easily be installed and used as part of your Web browser. Netscape browser allowed you to download, install, and define

supplementary programs that played sound or motion video or performed other functions.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made that businesses have implemented computer systems to download software client (software) to client computer to allow client's web browser to perform other functions.

Quinn in view of MRIS does not explicitly teach a computer-based devise for downloading of software to client computer. However, TechTarget teaches concept that Plug-in applications are programs that can easily be installed and used as part of your Web browser. Netscape browser allowed you to download, install, and define supplementary programs that played sound or motion video or performed other functions.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made that businesses have implemented computer systems to download software client (software) to client computer to allow client's web browser to perform other functions.

Quinn in view of MRIS and TechTarget teaches concept of:

system to include computer software downloaded onto a computer accessed by the consumer via the Internet.

software downloaded from device onto a computer accessed by the consumer via the Internet computer-based devise for downloading the software onto one or more remote computers via the Internet.

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claim 38, 66, 67, 68 and 72 are rejected 35 U.S.C. 103(a) as being unpatentable over a Yahoo Finance article "Bluebook International and Basis100 Launch Technology to the U.S. Insurance Industry to Address \$5 billion Residential Underinsurance Gap" hereinafter known as Bluebook in view of article by Lawrence Richter Quinn "Appraisers Are Learning To Live With Black-Box Technology" hereinafter known as Quinn.

Regarding claim 38, 66, 67, 68 and 72, Bluebook teaches that the AVM database, which is consolidated from multiple sources (e.g. MLS, county records etc) and frequently updated, contains information for more than 100 million properties in over 1,300 counties in all 50 states (i.e a database with records containing information related to properties). Basis100's AVM (a software/application) is widely used by mortgage providers to evaluate properties, providing over 50 percent of AVM solutions currently in use in the U.S. mortgage market. Bluebook's replacement cost database is widely used in the claims adjustment industry. Its database is considered one of the most comprehensive and accurate available, providing information on over 680 cost categories and almost 100,000 component prices.

Bluebook does not explicitly teach data source(s) using AVMs to generate values which are stored on their respective systems. However, Quinn teaches that Fairfax County was able to appraise more than twice as much property with accuracy twice as good, without increasing staff or scheduling needs for appraisals [Quinn, page 2, line 3 – 6].

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made that Bluebook in view of Quinn teaches AVM database consisting of AVM values of properties.

Bluebook in view of Quinn teaches:

database containing records on a plurality of residential properties in a first geographic region, wherein each record of the database includes a first field containing an AVM value of each respective property; and

wherein when accessed by a computer, the database enables the computer to perform at least one AVM-related query associated with at least one residential property

Claims 39 – 45 and 49 – 65 are rejected under 35 U.S.C. 103(a) as being unpatentable over Yahoo Finance article “Bluebook International and Basis100 Launch Technology to the U.S. Insurance Industry to Address \$5 billion Residential Underinsurance Gap” hereinafter known as Bluebook in view of article by Lawrence Richter Quinn “Appraisers Are Learning To Live With Black-Box Technology” hereinafter

known as Quinn and further in view of Metropolitan Regional Information, Inc. hereinafter known as MRIS.

Regarding claims 39 – 41, 50 – 53, 59 – 65, Bluebook in view of Quinn does not explicitly teach database to contain first set of properties that includes majority of single-family dwellings in at least two counties. However, MRIS teaches to have a database that is capable to storing information to contain first set of properties that includes majority of single-family dwellings in at least two counties.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Bluebook in view of Quinn as taught by MRIS to allow users to query a property related database for a particular type of property to generate a useful Competitive Market Analysis, appraisal of a property etc.

Bluebook in view of Quinn and MRIS teaches capability wherein when accessed by a computer,

capability wherein when accessed by a computer, the database enables the computer to perform at least one AVM-related (i.e. price related because the AVM value for a property is stored in the database) query associated with at least one residential property.

wherein a majority of properties in the database are offered for sale wherein the database contains a first set of properties that includes a majority of single-family dwellings, townhouses and condominiums in each of at least two counties;

Regarding claims 42, 45, 49, 54 – 58, Bluebook in view of Quinn and MRIS teaches database capable to contain:

an identifier of each respective property (e.g. address, Tax id, Record ID) [MRIS, page 110]

geographic location information of each respective property [MRIS, page 110].

tax assessment of each respective property [MRIS, Public Records, page 7-8].

offer for sale value of each respective property [MRIS, page 110].

two or more counties, majority of single-family dwellings in at least one county [MRIS, page 62, 63, 67].

plurality of residential properties in each of two states (e.g. Maryland, Virginia) [MRIS, page 62, 63, 67].

records on at least a majority of single-family dwellings in each of each of two or more states [MRIS, page 74, 76, 7, 8].

records on at least a majority of single-family dwellings in at least one state [MRIS, page 74, 76, 7, 8].

Regarding claim 43 – 44, Bluebook in view of Quinn and MRIS teaches capability wherein when accessed by a computer, the database enables the computer to:

produce one or more property identifiers based on at least one AVM value [MRIS, page 66, 70, 74 – 76];

produce one or more property identifiers based on a range of AVM values [MRIS, page 65 – 66, 74 – 76].

Claims 46 – 47 and 69 are rejected under 35 U.S.C. 103(a) as being unpatentable over 35 U.S.C. 102(b) as being anticipated by a Yahoo Finance article "Bluebook International and Basis100 Launch Technology to the U.S. Insurance Industry to Address \$5 billion Residential Underinsurance Gap" hereinafter known as Bluebook in view of article by Lawrence Richter Quinn "Appraisers Are Learning To Live With Black-Box Technology" hereinafter known as Quinn and further in view of Metropolitan Regional Information, Inc. hereinafter known as MRIS and Du US Patent 6,836,270.

Regarding claims 46 – 47, Bluebook in view of Quinn and MRIS does not teach the map information and the database to the computer to produce at least one map display that includes at least one icon associated with at least one property embedded within the map display. However, Du teaches computer to produce at least one map display that includes at least one icon associated with at least one property embedded within the map display to provide output of comparative property values [Du, Fig. 4 and disclosure associated with the Figure].

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Bluebook in view of Quinn and MRIS as taught by Du to provide output of comparative values.

Bluebook in view of Quinn, MRIS and Du teaches capability for map information and the database enable the computer to:

produce at least one map display that includes at least one icon associated with at least one property embedded within the map display.

produce at least one map display that includes at least one respective AVM value associated with at least one property embedded within the map display.

produce at least one photographic display that includes at least one icon associated with at least one property embedded within the photographic display with at least one respective AVM value associated with at least one icon embedded within the photographic display.

Regarding claim 69, Bluebook in view of Quinn, MRIS and Du teaches capability wherein the report device is configured to provide a graphic representation of at least a first residential property and a surrounding area of the first residential property using the graphic information related to a plurality of residential properties in the database stored on the storage medium

Claims 71, 73 and 74 are rejected under 35 U.S.C. 103(a) as being unpatentable over 35 U.S.C. 102(b) as being anticipated by a Yahoo Finance article "Bluebook International and Basis100 Launch Technology to the U.S. Insurance Industry to Address \$5 billion Residential Underinsurance Gap" hereinafter known as Bluebook in view of article by Lawrence Richter Quinn "Appraisers Are Learning To Live With Black-Box Technology" hereinafter known as Quinn and further in view of Metropolitan

Regional Information, Inc. hereinafter known as MRIS and information on plug-in hereinafter known as TechTarget.

Regarding claims 71, 73 and 74, Bluebook in view of Quinn and MRIS does not explicitly teach downloading of software to client computer. However, TechTarget teaches concept that Plug-in applications are programs that can easily be installed and used as part of your Web browser. Netscape browser allowed you to download, install, and define supplementary programs that played sound or motion video or performed other functions.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made that businesses have implemented computer systems to download software client (software) to client computer to allow client's web browser to perform other functions.

Bluebook in view of Quinn and MRIS does not explicitly teach a computer-based devise for downloading of software to client computer. However, TechTarget teaches concept that Plug-in applications are programs that can easily be installed and used as part of your Web browser. Netscape browser allowed you to download, install, and define supplementary programs that played sound or motion video or performed other functions.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made that businesses have implemented computer systems to

download software client (software) to client computer to allow client's web browser to perform other functions.

Bluebook in view of Quinn, MRIS and TechTarget teaches concept of: system to include computer software downloaded onto a computer accessed by the consumer via the Internet.

software downloaded from device onto a computer accessed by the consumer via the Internet computer-based devise for downloading the software onto one or more remote computers via the Internet.

***Conclusion***

Applicant is required under 37 CFR '1.111 (c) to consider the references fully when responding to this office action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Naresh Vig whose telephone number is (571) 272-6810. The examiner can normally be reached on Mon-Thu 7:00 - 5:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Weiss can be reached on (571) 272-6812. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



Naresh Vig  
Examiner  
Art Unit 3629

May 17, 2007